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SOLICITORS GUIDE

FARMERS MUTUAL FIRE INSURANCE  
COMPANY

DeKalb County, Indiana

1899 – 1911





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IN CASE OF LOSS, PAYMENT AS 'FIRE' INSURANCE

Solicitors Guide.

FARMERS MUTUAL FIRE INSURANCE COMPANY.

DEKALB COUNTY, INDIANA



## RULES OF INSTRUCTION.

Solicitors are required to carefully inspect all buildings to be insured or readjusted. They must be especially careful to examine all chimneys, flues, and pipes, see that chimneys are not cracked, or the mortar out between the bricks, etc. Remember that in no case will a risk be taken or re-insured on a building where a chimney is defective. Require it to be rebuilt and made safe. Lightning and defective chimneys are the principle causes of our fires—hence the precaution.

If property is owned jointly write—John D. Smith and wife.  
 " " " " by Father and Son write John D. Smith and Son,  
 " " " " Brother and Sister write John and Mary Smith.  
 If a church, write, M. E. church, Phil Noel, Trustee.

Never write  $\frac{1}{2}$  of \$120 as \$66.66 but make it \$65. Always have the totals even \$10. Make footings correct.

In case a member owns property in one or more townships the home solicitors should readjust all of his property. If Lightning insurance is wanted on live stock any place on farm, place an amount on the same.

Give the name of owners of building occupied by tenants. Only  $\frac{1}{2}$  of the property of tenants can be insured. All applications must be signed. Give address and state when assessment is to be paid.

Do not insure at any price old dilapidated or small valueless buildings. If a building is out of repair and the owner agrees to repair it make mention of the same under remarks.

The following rules are designed to give the insured value of new buildings and not their cost or real value. Solicitors must exercise a due amount of care and judgment in all cases; as no fixed set of rules can be had that will apply in all cases. You should make a reasonable reduction usually 1 per cent of the value of the building for each year old— for depreciation by reason of age or want of care. See that ashes are taken 50 feet from all buildings.

### NEW HOUSES.

There is such a variation in the style, quality and finish of houses, that a fixed rule is almost useless. Will give one for a common house.

Rock foundation frame shingle roof common siding, 8 light windows 2 coats of paint "L" style. Size, 16x28x15; 12x20x11—1870 cu. feet, @ 4c, --\$355 Insured value and not the cost.

The rate per cu. ft. on houses, ranges from 1 to 6c according to style, quality and finish, usually 4c.

### NEW BARN.

CLASS No. 1 Foundation wall, good frame, slate galvanized or metal roof clear matched siding, house windows, well finished cornice, cupolas, roller doors, three coats paint, granary floors, stabling complete, with cement floors, spouting and all well made.

Size 40x60x20-48000 cu. ft. @  $1\frac{1}{2}$ c-7200 c or \$72.0 insured value and not cost.

CLASS No. 2 Wall, Frame, steel or shingle roof, shiplap siding, windows, painted, floors, granary, good stabling, finished throughout.

Size 40x60x20-48000 cu. ft. @  $1\frac{1}{4}$ c \$600. insured value.

CLASS No. 3 Rock, Frame, shingle, rough open siding, no paint, no windows, granary, floors and stabling, well built throughout.

Size 40x60x20-48000 cu. ft. @ \$480. insured value.

## READJUSTMENT

Following is a descriptive list of buildings passed upon by our fourteen solicitors, with a view of establishing a uniform basis for the readjustment of the property insured in our company.

### FIRST STOP.

George Ables, House, T style. Built 1895. Brick wall, Frame, Shingle, German siding, one large plate window, balance two-light windows, one veranda, good Cellar, Spouting, Painted and well made throughout, size 14x22x15; 14x14x15; 19x16x9; Total 9000 cu. ft. @ 5 cts. \$450. Insured value as agreed.

### SECOND STOP.

Wm. Huffman, House, T style, built 1898. Wall, Frame, Shingle, Fancy siding and bracket gables, 3 large plate glass windows, balance two-light windows, 2 verandas, splendid cellar, chimney from bottom of cellar, heated by furnace, spouting, well painted and finished throughout, size 16x26x16; 18x24x16; 12x16x16. Total 15000 cu. ft. @ 5 cts. \$750. insured value.

### NEW BARN, Built 1898.

Stone Pillar, Frame, Galvanized steel roof, Dressed siding, Roller doors, Spouting, Painted, Stabling for 6 horses, no Granary, no Floors, no Sills, 7.0 Windows, Building well made, size 40x60x20. Total 48000 cu. ft. @ less than one percent. \$450. agreed insured value.

### CORN CRIB (Good.)

On post, Frame, Shingle, size 4x20x7. \$10 insured value.

### THIRD STOP.

John Shugars, Old Barn, Rock, frame, shingles,  $\frac{1}{2}$  fair, balance poor, rough open siding, no paint, 2 floors, stabling for five horses, granary, addition tool room and corn crib at one end, size 30x60x16; 18x30x8. Total 23120 cu. ft. @ less than  $\frac{1}{2}$  of 1 cent, \$200 agreed insured value.

### FOURTH STOP.

Leon Robins, Old Barn, Built 1870. Rock, frame, shingle, poor, open rough siding poor, once painted now poor, doors very poor, frame is fair condition, stabling for 4 horses, 2 floors and a granary, size 49x70x16. Total 41803 cu. ft. @ about  $\frac{1}{2}$  cent \$200. Agreed insured value.

### FIFTH STOP.

Jacob Gull, House, built 1886. Wall, frame, shingle, Batten board siding, four light windows, cellar, addition on posts, no paint, one story, size 16x24x9; 18x24x9. Total 7314 cu. ft. @ less than 3 cents. \$200 agreed insured value.

### SIXTH STOP.

Wm. Carr, Brick House, T style built 1875. Wall, brick, shingles, fair condition, four light windows, spouting, cellar, wood work painted, 1 veranda, size 20x22x20; 21x24x14. Total 12830 cu. ft. @ less than 5 cts. \$850 agreed insured value.

### Barn Built 1875.

Stone pillars, frame, shingle, open siding, painted, 2 cupolas, 50 slat windows swing doors, 2 floors, stabling for ten horses, granary, overshoot on end, in all well made, size 40x80x20. Total 64,000 cu. ft. @ less than 1 cent. \$550 agreed insured value.

### Double Corn Crib.

On post, frame, shingle, dressed siding, doors at each end, well enclosed, no floor, no paint, well made, nearly new, size 20x30x7. \$75 agreed insured value.

### Bank Barn.

Al St Clair, Full wall, frame, shingles, open siding, well painted, trimmed white, swing doors, 2 cupolas, spouting, granary, 2 floors, high basement wall, well finished, size 40x60x20. Total 48000 cu. ft. @  $1\frac{1}{4}$  cts. \$900 insured value.



List of members  
of Smithfield Twp  
D F Hamann  
Solicitor

If lost return  
to

Wm. F. C. Francis, Sec'y,  
Farmers' Mutual Fire Insurance Co.,  
Waterloo Ind.

R. J. Albright, copy

June 2nd 1901

<sup>117</sup>Wm D Goodson 1972340  
380

<sup>117</sup>Frank P Myers 1570/500

<sup>117</sup>David Skelly 17 1850 2025  
175

<sup>117</sup>Sarah A Mortorff 2600 2250  
350

<sup>117</sup>Samuel Mortorff 1300 1250  
50

<sup>117</sup>David Anthony 10 900 1000  
100

<sup>117</sup>Aaron W Camp 1700 8425  
1725

<sup>117</sup>Ferry King 1075 075

<sup>117</sup>Catherine L Hegarice 2035 2040  
5

<sup>117</sup>Arthur S Daniels 750 750

1985







<sup>100</sup>  
S. & A. Kennedy 1625 1120

<sup>100</sup>  
W. & O. Kennedy 1950

<sup>100</sup>  
H. & L. Salander 1750 1450

<sup>100</sup>  
D. & F. Hamman 2450 3450

<sup>100</sup>  
F. C. Walteman & Wife 1125 1125

<sup>100</sup>  
John Hamman 1500 1500

<sup>100</sup>  
D. & F. Hamman 1375

<sup>100</sup>  
L. & Francis Clark 1330 955

<sup>100</sup>  
Henry P. Renner 2400 2400

<sup>100</sup>  
A. & C. Lester 860 775

<sup>100</sup>  
Susanah Parup 2750 2650

<sup>100</sup>  
Fred Geffeller Esq. 3025 2000

<sup>100</sup>  
Henry Durst 200 150

<sup>100</sup>  
George R. Walker 2800 2550

<sup>100</sup>  
A. M. Barnes & Son 2450 1800

<sup>100</sup>  
L. H. Chapman 500 500

<sup>100</sup>  
Oliver Shafer & Wife 3000 3000

<sup>100</sup>  
Seymour Fisk 1650 1725

<sup>100</sup>  
C. Breckbill Wife & Son 3000 3000

<sup>100</sup>  
Geo. Shover 850 1200

Roll 75





Geo <sup>33</sup> Bill & Wife	800	500
Henry Myers	1055	7125
Henry Hood	2500	12
Jay Kennedy	1000	
John <sup>29</sup> Bohler	1615	1800
Eli Walker	2600	2475
Oliv <sup>113</sup> A Long	475	1195
Margaret Duncan	2490	2050
Barkers Church	1000	1000
Wesley Garkman		
Wesley Garkman	2500	

Wilbert Gammack & Wife	350	300
Dallio Brown	250	
Eli Walker	69	1700
John W Bell	875	825
Reliza Mizer		
Maud Shover	1000	1000
Nancy D Raper	1000	
Geo May	20	1400
Purly Bohler	200	200
John Krambling	1450	1500





Frank Fisk 1900 1750  
150

Margaret Kiplinger 1575 1475  
100

Pleasant Hill Church 1100 1050  
50  
F. Hamman Trust

Frank Hammon 33 5700 5430  
270

Elias Kepler 1100

Mary A Link 1125 1175  
50

Harrison M Daniels 33 1600 2500  
900

Dave Frayter & son 730 1620  
110

Jacob Sawell 750 750

Geo Shorn 20 900 1100  
200  
Sam 1070

Wm<sup>93</sup> Hood 900 700  
200

Adam A Forney 900 750  
150

Peter<sup>52</sup> Hoffelder 1150 1025  
125

J & S Kalb 1500 1500

Ferry Forney 330 330  
100

Joseph Hohl 1245 2440

Geo Matson & Mother 900

Norman T Jackman 600 1500

Ed & Thompson 5000 4000

Henry Miller 2700  
525

1425 1425





John Fisk	2000	2000
John P Bell	1800	1800
Andrew Kiplinger	1260	940
	820	
Henry Rempis	3850	
Tracy Elliot	1350	1350
	500	
James M Triplet	550	650
		100
Margaret Branderby	3390	2750
	610	
A L Franks	100	125
		25
Eli Stofen & Son	1840	1610
	720	
Jonathan Smalley	800	800

Loss x 1080

Rev. H Von Leraschok	4225	
	350	3875
Michael Shoudel	2250	100
		150
Elizabeth Bachtel	680	145
		50
Emma Fee	1025	
Daniel Hummel & Wife	1225	1350
		50
Henry Albright	2150	
Thomas & Baxter	10	500
		600
		100
Henry Frick Est.	20	200
		1400
		200
Daniel Goodwin	460	
	16	
Herb C Waterman	400	
		100

Loss x 200





79

64  
52  
118

<sup>114</sup> Byron B McEntaffer	1600	1300
<sup>100</sup> Baltzer Shoudel	1000	1000
<sup>100</sup> Simon Hammond	2650	2800 260
<sup>38</sup> Cyrus Bowman	1500	1600 200
<sup>10</sup> Richard Fred	1000	1100 100
<sup>112</sup> David J Goodwin	570	510 240
<sup>11</sup> Freeman Kelly	3200	2900 400
<sup>100</sup> Marshal Dunlap	1200	1250 50
<sup>113</sup> George McEntaffer	2275	2100 70
<sup>64</sup> Fanny Dapp	53	200 330 930

<sup>108</sup> Wm H Kessler	1400	1600 200
<sup>100</sup> James W Zimmerman and wife	900	870 30
<sup>113</sup> Fred Reinig	1300	1200 100
<sup>58</sup> Berk Campbell	1300	1400 50
<sup>111</sup> Ida M Lraz	900	870 125
<sup>117</sup> George McEntook	1000	960
<sup>102</sup> Laura A Kingstey	815	800
<sup>11</sup> Milton P Barker	2425	2400 1075
<sup>123</sup> Charles Parish	660	710 50
<sup>118</sup> Joseph Schiffli	900	1700 1500 200





27

127  
250

Margret Oackman	1300	950
JR & S Fradrick	600	500
Lv <sup>48</sup> Bennett & Wife	400	450
Wm Bennett	300	350
Ira <sup>124</sup> Mortorff	700	200
Ferry Mortorff	630	850
Wm Smith	97	1150
M E & M Shoudel	1850	1850
John Penick	975	950
Michael Rainig <sup>22</sup>	320	550

2110

660

Mary A Marker	700	675
Gro <sup>66</sup> Ellert	1500	1400
Abraham <sup>17</sup> Forney	350	450
Catharine <sup>104</sup> Gummerman	300	300
Hiram Brand	2050	2050
Mrs Libbie Buss	610	850
Pick Grambling	900	1030
Wm <sup>114</sup> H Wagner & Wife	1010	1040
Washington Betz <sup>55</sup>	2450	850
Ide A Benjamin	1950	50

5595





115 92 1000  
221 1000  
114 1000

Fred Wittig 1700 1000

Charles G Parnell 10 700 800  
100

A A Forrest 530 125  
125

Phil Parnell 1100 1175  
75

Francis A Hughes 550

James Libber & Wife 530 600  
50

John Campbell 2400 2400

Charles H Triplet 1050  
headmaster Huis

Cyrus Brandebury 1300 1000  
500

H D Snowberger & Wife 1700 1600

700

Oliver Hinman 400 450  
50

Charles A Kempis 1850 1850

H W Doty & Son 2000  
2000

John Conrad 1700 1820  
120

John Miller & Son 1800 2000  
200

Sarna Branding & Son 900 900  
90

H K Leas 450 400  
50

Meratic McFadden 815 815

Fred Durst Jr 1530

John C Clark & Wife 2300 2400  
100





David Q Hamman 350 350

John B Rager X 250 50

Charles Kempf 1600 1600

Elizabeth Reinhardt 2000 2000

Isaac E Barker 1000 1000

E D Corbin 10 350 4 50  
1.00

John Pfefferkorn 600 600

John Hoffelder 3065 9100  
35

Lizzie Debnick 700 750

Wm E Fisk 5550 600  
50

X 185

Orlando Seery 600 1250  
650

Herman M Hamman 1000 1000

Wm Brechbill 200 200

Phas Wood 500 500

Forrest Miller 800 800

Lizzie Sherman 120 1200

Paul Hamid 40 400

Frank + Chas. Seery 100 1000

Melvin C. Shaul 18 175

Wm Kessler 180 1700

Erwin 135 1000

Joe 150





Wm. Grate 1000  
 Capt. R. L. Richey 405  
 John Schepfle 150 1500

Granley Lewis 100

1000  
 R. L. Richey 405

1150  
 J. H. Myers 100 1150

160  
 F. W. Miller 130 1800

O. W. Camp 100 1000  
 514.20

Frank Sloan 50 500

M. L. Barker 25.20

Sophia W. Bells 1470

R. J. Albright 1250

Wm. Crankling 1420  
 Alva Brand 100

F. L. Miller 1430

J. Miller 450

A. Myers 500

Dora Kelly 580

A. A. Stout 550

A. L. Lewis 950

S. B. Warner 390





L. W. Bonbrake	900
C. Bonbrake	1100
R. M. Lockhart	800
Harve Schmit	350
E. R. Shoemaker	10000
Earnest Wines	1525
1897 Member	
Sumner	1750
Frank Blosser	1150
R. Frenel	1940
L. E. Hannon	820

279

J. Hers	1150
J. H. Snyder	800
M. Blosser	350
O. Opedyke	430
L. & E. Kamm	820
J. E. King	700
1895 Member	

J. Ruckman

---

Ruckman Church

L. E. Bonbrake

Anna Feltner





M. C. Shand

J. Ham

J. J. Doh

J. J. Doh

W. Kall

K. Rietze

A. Schatz

H. Hartman

G. Matz

James Humphreys

Lin Nelson  
see new members  
of Gallina

J. C. Hall

W. L. Linsen

H. J. Kelly

H. J. Kelly





Mar 14 1800

Shurwood	Bid	1	97
E. Brown	"	1	37
B. Bate	"	1	00
C. Baniel	"		40
L. B. Bate	"	1	00
M. B. Bate	"		18
B. Bate	"	1	70
L. Bicklin	"		40
J. B. Schiff	"	1	50
M. B. Bate	"		60
J. B. Bate	"	1	15
J. B. Bate	"	1	80
O. Camp	"	1	00
B. Bate	"		50
M. B. Bate	"		2

14 8

Mid Bid

all right - well

Honor Hampshire	Bid	1	20
John Myers	"	2	10
Col. Pink	Bid		50
Mr. Walker	Bid		40
A. Myers	Bid		60
John Fish	Bid		00
Ben. Nelson	Bid		20
Henry Gordon	Bid		80
Edw. Gordon	Bid		20





12 2 3  
 0 1 2  
 1 1 3

H. Rivington  
 200 on contents of H  
 1000 on House

D. Rivington P. 2 42  
 L. Rivington 82  
 C. Rivington 72

24	13	30
20	20	20
144	3000	600
45	400	18
3000	300	5400
9240	3200	600
13450	200	11400
	11	5024
	20	20024
	20	50096
	224	
	50	
	784	
	11	3100
	184	
	184	
	8024	3065





Names of Members  
of Smithfield Troop  
D. F. Hammann  
Solicitor.

If book is lost  
Please return to  
D. F. Hammann  
Waterloo  
Ind.  
or send to

Wm. F. C. Francis, Sec'y.  
Farmers' Mutual Fire Insurance Co.  
Waterloo Ind.





NO MONEY SENT OUT OF THE COUNTY TO FOREIGN COMPANIES

# ASSESSMENT NO. 5

## FARMERS' MUTUAL FIRE INS. CO.,

— OF —  
DEKALB COUNTY

WATERLOO, IND., Sep. 1, 1899.

Losses by fire (F) and lightning (L).

Jan. 17, 1899.	O. H. Taylor.....	F \$	10. 00
Jan. 26, 1899.	H. Renner.....	F	2. 25
Jan. 31, 1899.	A. E. Carnehan.....	F	7. 80
Feb. 27, 1899.	Christ Dick.....	L	76. 00
Mar. 12, 1899.	S. Rhodenbaugh.....	F	175. 34
Mar. 14, 1899.	Boyd R. Keene.....	F	651. 34
Mar. 18, 1899.	D. Keller.....	F	21. 25
May. 2, 1899.	P. K. Guthrie.....	L	70. 00
May. 2, 1899.	Geo. Hann.....	L	72. 00
May. 2, 1899.	Elizabeth Gee.....	L	5. 00
May. 2, 1899.	Joe. Wiley.....	L	1. 00
May. 2, 1899.	Elias McClish.....	L	2. 00
May. 16, 1899.	H. Brand.....	L	35. 00
May. 27, 1899.	J. W. Henderson.....	L	15. 00
June. 4, 1899.	Ed. Musser.....	F	649. 20
June. 7, 1899.	Lafayette Olds.....	L	2. 50
June 10 1899.	J. L. Lyons.....	F	50. 00

TOTAL \$1 845 34

Assessed Capital ..... \$1,850,655.00.

Am't of your insurance \$ 2450

Rate 10 cts. on each \$ 100 and 2 cts additional

Your assm't (No 5) am'ts to \$ 247

Pay before

October 1 1899 to P. F. Hamman

Section 39 (as amended) - " Each member shall pay his or her assessments to the Receiving Agent named on their card within 30 days after the issuing of said notice, and in default thereof, ten percent may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed".

Insurance costs our members about 1/4 that of old line companies.

Annual meeting Auburn, Jan'y 27, 1900.

Wm. F. C. Francis, Secretary.

Rec'd payment

By .....  
Receiving Agent.

Wm. F. C. FRANCIS, Secretary.

R. S. S. REED, President.

We are pleased to inform our members, that the affairs of the company are in splendid condition. Our running expenses are less by one-half than that of other like companies, the cost of insurance to our members is very reasonable, a fact that is not only appreciated by members, but also by outsiders who have watched the workings of our company of late. Much of the best property in the country is being added to our list—and the day is not far distant when this company will stand second to none in the State. Now in order that we may continue this good record let every member use all possible precaution. See to the safety of your chimneys, stoves, pipe connection and ashes. Advise Sec'y of change of address.

# ASSESSMENT NO. 6

## FARMERS' MUTUAL FIRE INS. CO.,

— OF —  
DEKALB COUNTY

WATERLOO, IND., Mar. 1, 1900.

Losses by fire (F) and lightning (L).

Aug. 3, 1899.	Milford Clark.....	L \$	17. 00
Aug. 3, 1899.	Philip Ginder.....	L	6. 00
Aug. 3, 1899.	Walter M. Abel.....	L	70. 00
Aug. 3, 1899.	Jacob Lochner.....	L	2. 50
Aug. 3, 1899.	Daniel Wyatt.....	L	2. 00
Aug. 3, 1899.	Julius Brandon.....	L	5. 43
Aug. 3, 1899.	Lewis Wasson.....	L	40. 00
Aug. 26, 1899.	John C. Cramer.....	F	578. 00
Sep. 5, 1899.	B. F. Cornelius.....	F	28. 37
Sep. 13, 1899.	James D. Rowley.....	F	8. 00
Oct. 8, 1899.	Roxana Knott.....	F	13. 15
Nov. 21, 1899.	Levi C. Oberlin.....	F	5. 00
Dec. 17, 1899.	David Gump.....	F	46. 00
Jan. 1, 1900.	H. B. Maxwell.....	F	4. 60
Feb. 11 1900.	S. Noragan (not adjusted)		

TOTAL \$826 05

Assessed Capital ..... \$1,992,792.00.

Am't of your insurance \$ 2450

Rate 10 cts. on each \$ 100 and 2 cts additional

Your assm't (No 6) am'ts to \$ 247

Pay before

April 1 1900 to

Section 39 (as amended) - " Each member shall pay his or her assessments to the Receiving Agent named on their card within 30 days after the issuing of said notice, and in default thereof, his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed".

See that your card is receipted when payment is made.

Insurance costs our members about 1/4 that of old line companies.

Annual meeting Auburn, Jan'y 26, 1901.

Wm. F. C. Francis, Secretary.

Rec'd payment

By .....  
Receiving Agent.

Wm. F. C. FRANCIS, Secretary.

R. S. S. REED, President.

According to the report of the Farmers' Mutual Insurance Union of Indiana, our company is one of the best managed in the state. During the past three years, members have not been assessed for money to pay running expenses—only actual losses. All insured property is insured for more than 1/2 of a fair cash value. The re-adjusting at this time is expected to get all property insured on more fair bases. More just equality then should you meet with a loss, settlement would be far more satisfactory. Result will be better and cheaper insurance as past experience has proven. The great secret of cheap cooperative insurance is a fair valuation of property.

NO MONEY SENT OUT OF THE COUNTY TO FOREIGN COMPANIES. OVER \$1,000.00 SAVED TO OUR MEMBERS IN THE LAST THREE YEARS.





# ASSESSMENT NO. 7

## FARMERS' MUTUAL FIRE INS. CO.,

— OF —  
DEKALB COUNTY

WATERLOO, IND., May. 15, 1900.

Losses by fire (F) and lightning (L).

March 8, 1900, Jane Wilcox.....F	\$ 1900.00
March 29, 1900, Joe Wiley et al.....F	1265.00
April 6, 1900, Jacob Gall.....F	281.90
April 10, 1900, C. W. Weller.....F	1075.00

TOTAL LOSSES \$4521.90

Assessed Capital ..... \$ 1,995,222.00

Am't of your insurance \$.....1375

Rate 20 cts. on each \$ 100 and 2 cts additional

Your assm't (No 7) am'ts to \$.....2.76

Pay before D. F. Hamman

June 15 1900 to .....

Section 39 (as amended) - "Each member shall pay his or her assessments to the Receiving Agent named on their card within 30 days after the issuing of said notice, and in default thereof, his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed".

See that your card is receipted when payment is made.

Annual meeting, Auburn, Jan'y 26, 1901

Wm. F. C. Francis, Secretary.

Rec'd payment

By .....

Receiving Agent.

Date of payment .....1900

Our company has been unusually successful up to March 8th and for the following 32 days we have had four fires, three of which were the largest losses ever met with by our company. For several years our insurance has been very cheap, and now that we have these large losses to pay, it is sincerely hoped that all members will feel the importance of coming to their assistance quickly and cheerfully. Who is it that would not willingly contribute several dollars to help a neighbor in like circumstances? But our plan is not charity but MUTUAL ASSISTANCE. Pay promptly for who knows but what you may be among the list of losses on our next card. Please correct your post-office address.

R. S. S. REED, President.

W. F. C. FRANCIS, Secretary.

NO MONEY SENT OUT OF THE COUNTY TO FOREIGN COMPANIES. A COMPANY COMPOSED OF OUR FRIENDS AND NEIGHBORS.

# ASSESSMENT NO. 10

## FARMERS' MUTUAL FIRE INS. CO.,

— OF —  
DEKALB COUNTY

WATERLOO, IND., MAY 20, 1902

Losses by fire (F) and lightning (L).

Nov. 22, 1901, A. S. Kittredge.....F	\$ 10.00
" 24, " L. R. Wasson.....F	5.75
" 26, " Eleanor Boyles.....F	300.00
" 27, " Shuman & Crooks.....F	400.00
Dec. 1, " Barker's Church.....F	1,000.00
" 14, " Jacob Cook.....F	10.00
" 20, " M.E. Shouder.....F	3.00
" 20, " J. S. Kain.....F	5.00
" 31, " C.W. Husselman.....F	10.00
Feb 5, 1902 Jacob Cook.....F	2.50
" 18, " Emma Jackman.....F	376.00
" 20, " Modice Martz.....F	4.00
" 26, " Henry Huca.....F	5.00
Mar 22, " J. F. Jackman.....F	200.00
" 22, " Sarah Jackman.....F	230.60
Apr 11, " Chas A. Bartles.....F	28.50
" 23, " John G. Mann.....F	1.50
" " John F. Leins.....F	10.00
May 4, " Chas Kelter.....L	10.00
" 4, " James Freeman.....L	5.00
" 10, " Elizabeth Buchtel.....F	70.00
" 10, " Geo Ellert.....F	20.55
May 12, " Frank Miser.....L	600.00
" 12, " Cha. E Miser.....L	400.00

Total \$3707.40

Assessed Capital.....\$2,350,104.00

Am't of your insurance \$.....3850

Rate 15 cts. on each \$100 and 2 cts additional

Your assm't (No 10) am'ts to \$.....5.80

Pay before .....

June 20, 1902 to .....

Section 39 (as amended) - "Each member shall pay his or her assessments to the Receiving Agent named on their card within 30 days after the issuing of said notice, and in default thereof, his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed".

See that your card is receipted when payment is made.

Annual meeting, Auburn, Jan'y 31, 1903

Wm. F. C. Francis, Secretary.

Rec'd payment

By .....

Receiving Agent

PHONE NO 57

Our membership is increasing, consequently the management is becoming more difficult. We request that members take more care with fires; each should see that all fires, stoves and chimneys are safe, and their families are using the proper precaution to prevent a loss of their property, by this means the present cost of insurance can be materially cheapened. Past results require that we again repeat our former request. Use the same care when insuring your property as when making a deed. Notify Secretary by card, if any change in your post-office address.

Wm. F. C. Francis, Secy.

SIX months have passed since last assessment with another long list of losses to present. To some it may first appear owing to this early call that our insurance is becoming expensive; but upon investigation you will find the cost to be only about one-half the rate charged by stock companies, and for this space of time (6 mo.) our members have saved over \$200,000—by way of comparison, the previous call of 14 months, and this one for 6 months, we have saved in the cost of insurance to our members to exceed \$150,000 and so long as the FARMERS' MUTUAL produces results like these, we have naught to fear.

ALL MONEY PAID FOR INSURANCE REMAINS IN DEKALB COUNTY.





# ASSESSMENT NO 11 FARMERS' MUTUAL FIRE INS. CO.,

—OF—  
DEKALB COUNTY

WATERLOO, IND, DEC. 1 1902.

Losses by fire (F) and lightning (L).

May, 23, 1902, D. F. Hamman.....L.....	\$ 1.50
" 23 " Jessie Brumback.....L.....	5.00
" 24 " J. Q. Squires.....L.....	45.00
" 24 " Geo. Benninghoff.....L.....	3.00
" 26 " Olive A. Long.....L.....	2.25
" 27 " D. W. Baker.....F.....	975.00
June 11, " Wm Kruse.....L.....	8.00
" 11, " Sarah Esselburn.....L.....	40.00
" 12, " Sarah Carnahan.....L.....	40.00
July 2, " G. Wearley.....L.....	10.00
" 2, " John V Smurr.....L.....	22.00
" 7, " Chas Imhoff.....L.....	10.00
" 9 " W. H. Grube.....L.....	5.00
" 27 " J. C. Keen.....L.....	8.00
" 27 " R. O. Talburt.....L.....	29.00
" 31 " N. Goldsmith.....L.....	3.00
Aug 12 " W. W. Coburn.....F.....	12.50
" 20 " W. W. Carry.....L.....	550.00
" 25 " Lydia Probst.....F.....	500.00
" 26 " Wm. Weicht.....F.....	532.05
Oct 12 " Dr. F. Snyder.....F.....	445.00
" 17 " Ruben Koch.....L.....	4.00
" 17 " Geo. Paulen.....L.....	6.00
" 18 " Henry Leins.....L.....	2.50
" 18 " Chas W. Webster.....L.....	100.00

Total \$3356.40

Assessed Capital.....\$2,415,345.00

Am't of your insurance \$ 8850

Rate 15 cts. on each \$100 and 2 cts additional

Your assm't (No 11) am'ts to \$ 580

Pay before Greater Bro. Waterloo.

Section 39 (as amended) "Each member shall pay his or her assessments to the Receiving Agent named on their card within 30 days after the issuing of said notice, and in default thereof — his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed."

See that your card is receipted when payment is made.

Annual meeting, Auburn, Jan'y 31, 1903  
Wm. F. C. Francis, Secretary.

Rec'd payment

By .....

Receiving Agent

PHONE NO 97.

**THE RECORD OF THE FARMERS' MUTUAL FOR A QUARTER OF A CENTURY**

Owing to the frequent assessments, it was thought advisable to give a statement showing the cost of insurance to members since the organization, which took place a quarter of a century ago. In all there has been twenty six assessments, six years without assessments, ten yearly assessments, eight years having two assessments each, with an average rate per year of 17 cents on the \$1000, making it less than one half [1/2] the cost of stock companies. All should feel pleased with the good record and financial standing of our company, each member should be careful with fire, see that stove pipes and chimneys are safe, plenty of dampers to control draft in every way be cautious with fires, and try to make the future record of our company still better. Occasionally refer to your policy and see that all your property is protected especially Live Stock. We hope for more carefulness on the part of members and less lightning the coming year. Please correct your address.

R. S. S. Reed, President

Wm. F. C. Francis, Sec'y

# ASSESSMENT NO. 12 FARMERS' MUTUAL FIRE INS. CO.

—OF—  
DEKALB COUNTY.

(ASSESSED CAPITAL, \$3,185,685)

AUBURN, IND., NOV. 5, 1903

Losses by fire (F) and lightning (L).

Nov. 22 '02 Catherine Fusselman.....F.....	\$ 55.00
Jan. 7 '03 John H. Weicht.....F.....	4.00
Feb. 17 " J. F. Baltz.....F.....	2.00
" 17 " Dr. Willis Carey.....F.....	5.00
" 17 " Harriet Culler.....F.....	4.75
" 18 " John A. McClellan.....F.....	2.00
Mar. 3 " Barbara Slayman.....F.....	49.34
" 16 " S. S. Davis.....F.....	3.75
" 29 " N. T. Jackman.....F.....	50.00
Apr. 6 " C. M. & R. H. Platt.....F.....	10.00
" 11 " G. F. Greenwood heirs.....L.....	11.50
" 11 " Leah Blood and son.....L.....	550.00
" 12 " John W. Tomlinson.....L.....	16.55
" 12 " John Gramling.....L.....	2.50
" 12 " Charles Q. Kirkpatrick.....L.....	10.00
" 27 " Rhoda Morrow.....F.....	44.00
" 27 " S. G. Nicholas.....F.....	4.00
May 11 " Thomas Work.....F.....	644.10
" 11 " Solomon Reinoehl.....L.....	2.00
" 27 " Henry Grube.....L.....	5.00
" 27 " Fred Keller.....L.....	15.00
June 6 " John Diehl.....L.....	17.60
" 23 " Frank Walker.....L.....	10.00
July 4 " A. J. Cole.....F.....	10.00
" 17 " Washington Hart.....L.....	4.00
" 27 " Dr. F. M. Hines.....L.....	10.00
Aug. 24 " H. M. Showalter & Bros.....L.....	3.00
" 24 " Simon Nicholls.....L.....	1057.71
" 24 " Nancy & Geo. Culbertson.....F.....	(Not adjusted)

Total.....\$2602.80

Am't of your insurance - \$ 2850

Rate 10 cents on each \$100 and 2 cents additional.

Your assessment (No. 12) amounts to \$ 3.87

Pay before Dec. 5, 1903 to .....

Sec. 39. (as amended). "Each member shall pay his or her assessments to the Receiving Agent named on their card within 30 days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed."

See that your card is receipted when payment is made.

Annual meeting, Auburn, January 30, 1904.

PHILIP S. CARPER, Secretary.

Received Payment

By .....

Receiving Agent

Phone No. 240 C

SMITHFIELD, TWP.

ONE YEAR'S ASSESSMENT IN THE FARMERS' MUTUAL.

One year has passed since the date of the last loss, paid for by the last assessment (Oct. 18, 1902), and we are pleased to report to the members of the company that an assessment of 10 cents on each \$100 will pay the losses and the running expenses for one year, about one-fourth the cost in most Stock Companies, which speaks well for our company.

R. S. S. REED, PRESIDENT.

PHILIP S. CARPER, SECRETARY.





# ASSESSMENT NO. 13

## FARMERS' MUTUAL FIRE INS. CO.

OF DEKALB COUNTY

(INSURED CAPITAL \$3,458,585)

AUBURN, IND., OCT. 13, 1904

Nov. 7 '03	Henry Schulthess	F.	\$ 5 00
" 10 "	S. J. Tarney	L.	3 15
Dec. 6 "	Levi L. Denison	F.	150 00
" 19 "	A. L. Nichols	F.	3 00
Jan. 6 '04	Samuel J. Andress	F.	330 00
" 7 "	Mary G. Williams	F.	12 38
" 17 "	Flora Swander	F.	1 50
" 31 "	Clyde F. Creager	F.	9 00
Feb. 29 "	L. M. Shirk	L.	50 00
" 29 "	Perry B. Simons	L.	4 00
Apr. 5 "	Jacob E. Gonzer	F.	200 00
" 5 "	W. A. Goodrich	F.	100 00
June 19 "	Samuel J. Hapey	L.	3 50
" 20 "	L. B. & E. Wasson	F.	12 00
" 21 "	Thomas F. Baird	F.	906 70
July 22 "	Sumner B. Wagoner	L.	496 40
" 29 "	Geo. Gunsenhouse	L.	5 00
Aug. 13 "	Dora Rohm	L.	2 50
" 13 "	John J. Huston	L.	10 00
" 13 "	John E. Ulm	L.	25 00
" 13 "	Dennis Burley	L.	600 00
" 13 "	Samuel Hauver	L.	1570 00
" 13 "	Milford Clark	L.	1700 00
" 15 "	Jonathan Bickel	L.	100 00
" 25 "	Merritt A. Hanson	L.	11 00
" 25 "	Edward Hanson	L.	294 10
" 25 "	James C. Ervin	L.	590 00
Sept 1 "	D. L. Carpenter	L.	42 90
" 2 "	George Reeve	L.	45 00

Total \$7282 13

Am't of your insurance \$ 41 00  
Rate 20 cents on each \$100 and 2 cents additional.

Your assessment (No. 13) amounts to \$ 7 78  
Pay before Nov. 12, 1904, to H. K. Leas, Waterloo

SEC. 39. (as amended). "Each member shall pay his or her assessments to the Receiving Agent named on their card within 30 days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed."

See that your card is receipted when payment is made.  
Annual meeting, Auburn, January 28, 1905.  
Phone No. 240 C PHILIP S. CARPER, Secretary, AUBURN, IND.

Received Payment By *H. K. Leas*  
Receiving Agent

SMITHFIELD, IOWA

L. W. TRESH, President.

PHILIP S. CARPER, Secretary.

Another year has passed with a list of losses the highest of any year in the history of the company, for which we make an assessment of 20c on each \$100, about 1/2 the cost in a stock company. This is over \$16,000 less than the cost on the same amount of insurance in a stock company for the last two years.

### ONE YEAR'S ASSESSMENT IN THE FARMERS' MUTUAL.

# ASSESSMENT NO. 14

## FARMERS' MUTUAL FIRE INSURANCE CO.

OF DE KALB COUNTY, INDIANA.

(INSURED CAPITAL \$4,058,470.)

Auburn Ind., Nov. 20, 1905.

Losses—1904.			
Oct. 4	Richard Carter	L	\$ 5.00
Nov. 2	Geo. W. Blaker	F	1091.75
Nov. 30	E. Alwood (heirs)	F	5.00
Dec. 12	Samuel Osburn	F	22.60
Losses—1905.			
Jan. 15	B. A. Hadsel	F	5.00
Jan. 20	John Washler	F	19.78
Jan. 20	Curtis A. Washler	F	35.00
Jan. 22	John E. Miller	F	4.00
Feb. 6	John and E. Moody	F	5.00
Feb. 11	John U. Koch	F	3.00
Feb. 27	Thomas J. Baxter	F	280.00
Mar. 24	Rebecca Shook (est)	F	2.00
Mar. 27	Maria Kyes	F	12.00
Apr. 6	August Kistler	F	10.00
Apr. 9	August Ziebell	F	150.00
Apr. 10	John Wiseman	L	1.50
Apr. 10	Albert Stackhouse	L	2.00
Apr. 10	Nathan M. Embrey	L	45.00
Apr. 18	Wm. H. Myers	F	1055.00
May 4	Jacob B. Bryant	L	8.00
May 11	Jeremiah King	L	3.00
May 11	Milas Rhodes	L	25.00
May 13	Jackman Judgment and costs	L	532.05
June 6	Fairfield Twp. Trustee	L	65.00
June 6	Thomas F. Franks	L	2.25
June 6	Amos Fitch	L	5.00
June 6	Levi C. Oberlin	L	50.00
June 6	Jacob Yoey	L	10.00
June 6	Thomas Rickett	L	60.00
June 6	William Garber	L	95.00
June 8	William S. Tyndall	F	3.00
June 20	William Draper	L	13.50
July 8	James B. Bowers	L	6.00
July 8	Wm. Stahl	L	2.00
July 10	John Gardner	L	5.00
Aug. 22	John and Call Hathaway	L	40.00
Aug. 22	Milton G. Souder	L	2.00
Aug. 22	George B. Souder	L	2.50
Aug. 22	Rolly F. Moffet	L	191.31
Aug. 22	Ben F. Moffet	L	537.00
Aug. 22	Isaiah Smith	L	14.00
Aug. 22	Jeff Clark	L	40.00
Aug. 22	Martha Amstutz	L	2.00
Aug. 22	Lawrence Richter	L	100.00
Aug. 22	Richard Carter	L	4.00
Aug. 22	George Bauman	L	10.00
Aug. 30	Solomon Sattison	F	1720.17
Sept. 12	A. C. Koeppe	F	35.00
Oct. 2	C. and John Gunsenhouse	F	135.00

Total \$6471.41

Am't of your insurance \$ 35 70  
Rate 20 cents on each \$100 and 2 cents additional.

Your assessment (No. 14) amounts to \$ 7 27  
Pay before Dec. 20, 1905, to H. K. Leas, Waterloo

Received Payment By *H. K. Leas*  
Receiving Agent

Another year has passed with a long list of losses. We make an assessment of twenty cents on each one hundred dollars which, together with the per centum, will pay the losses for the past year, the Jackson judgment, the cost of readjusting and running expenses. The total assessment for the last three years is fifty cents on each one hundred dollars, which is only two-fifths the cost in a stock company. This means a saving of over \$24,000 to the members of the company in the last three years.

SEC. 39. (As amended). "Each member shall pay his or her assessments to the Receiving Agent named on their card within thirty days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed." See that your card is receipted when payment is made. Annual meeting, Auburn, January 27, 1906.

PHILIP S. CARPER, Secretary. Auburn, Ind., Bell Phone.

L. W. TRESH, President.

### ONE YEAR'S ASSESSMENT IN THE FARMERS' MUTUAL.





# ASSESSMENT NO. 15

## FARMERS' MUTUAL FIRE INSURANCE CO.

### OF DEKALB COUNTY, INDIANA

(INSURED CAPITAL \$4,368,700)

AUBURN, IND., NOV. 20, 1906.

#### LOSSES—1905.

Nov. 18	Arthur E. Steward	F	\$ 308.00
Nov. 18	Mrs. J. N. Steward	F	1044.40
Nov. 28	Daniel Gingrich	L	5.00
Dec. 15	W. A. Freed	F	4.00
Dec. 15	Geo. A. Freed	F	4.00
Dec. 18	John G. Hoodelmier	F	4.00
Dec. 26	Harmon Ames	F	173.55
Dec. 26	Hannah Ocker	F	1095.80

#### LOSSES—1906.

Feb. 20	Smith Buttermore	F	2.50
Mar. 11	Amos Beaty	F	10.00
Mar. 30	Aaron D. Moore	F	4.00
Apr. 2	Hopewell U. B. Church	(Trustee) F	10.00
Apr. 18	Wils M. Bordner	F	5.00
Apr. 25	Geo. Rinehold	L	7.20
Apr. 25	Florence Smith	L	12.00
Apr. 28	Richland Twp. Trustee	F	179.56
May 10	Wm. S. Tyndall	F	5.00
May 12	Susan B. Stafford	F	1.80
May 23	Isaiah Wert	L	4.00
June 8	Jonathan Haverstock	L	12.50
June 8	Jacob Saltsman	L	16.50
June 8	O. S. Davison	L	6.00
June 8	Catholic Church Trustee	L	60.00
June 8	C. G. Huntington	L	2.50
June 8	Henry Shaffer	L	6.50
June 8	Charles H. Haverstock	L	185.00
June 15	George E. Oberlin	L	1.50
June 19	Alva M. Miller	L	25.00
June 19	John H. Urey	L	8.00
June 21	James G. Lawhead	L	49.00
June 29	L. G. Higley	F	193.80
July 10	A. Z. Foote	L	40.00
July 10	Henry L. Houser	L	502.90
July 10	J. M. Brumbeck	L	10.00
July 12	Alda Bemenderfer	F	500.00
July 22	Milo J. Friend	L	277.26
July 22	Norris Friend	L	1302.00
Aug. 9	Fred Moughler	L	422.50
Aug. 9	H. M. Showalter & Bro.	L	800.00
Aug. 17	Daniel F. Kline	L	1050.00
Aug. 17	Alex S. Freeman	L	9.00
Aug. 19	John F. Casebeer	L	6.00
Aug. 19	Vinson Fisher	L	22.00
Aug. 20	Mahlon Price	L	8.00
Aug. 25	R. S. S. Reed	L	50.00
Aug. 25	D. L. Carpenter	L	11.00
Aug. 25	Jerry F. Davis	L	6.00
Aug. 25	F. M. Haverstock	L	7.00
Aug. 25	Jonas A. Hampshire	L	30.00
Aug. 25	Geo. W. Crooks	L	2.00
Aug. 25	Wm. H. Hinman	L	35.20
Aug. 26	Maggie M. Porter	L	25.00
Aug. 26	Henry Albright	L	900.00
Aug. 26	Geo. Shoner	L	1.75
Aug. 26	Levi Kesler	L	40.00
Aug. 26	George Bauman	L	19.00
Aug. 26	Frank Albright	L	21.73
Aug. 29	Geo. McNutt and wife	F	236.10
Sept. 9	W. E. Aldrich	L	18.00
Sept. 9	Jacob A. Sebert	L	5.50
Sept. 9	Henry Kline	L	1.25
Oct. 29	Lewis Houlton	F	944.25

Total \$10,749.55

## ASSESSMENT FOR THE PAST 13½ MONTHS IN THE FAR- MERS' MUTUAL

We make an assessment of 25 cents on each \$100 to pay the losses for the past 13½ months, which losses (\$10,749.55) are the highest in the history of the Company, yet the rate of assessment is not so high as in several former years. This is over \$9,000 less than the cost of the same amount of insurance in a stock company. The average cost per year for the past twenty-nine years, or since the organization of the company, has been seventeen and one fifty-eighth cents per year on each \$100. The number of members at present is 2958.

SEC. 39. (As amended.) "Each member shall pay his or her assessments to the Receiving agent named on their card within thirty days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed. See that your card is receipted when payment is made. Annual meeting, Auburn, January 26, 1907.

L. W. TREESH, President.

PHILIP S. CARPER, Secretary.  
Auburn, Ind., Bell Phone.

Am't of your Insurance \$ 35.70

Rate 25 cents on each \$100 and 2 cents additional

Your assessment (No. 15) amounts to \$ 8.70

Pay before December 20, 1906, to

Received payment

By H. K. Linc Receiving Agent.

78





ASSESSMENT NO. 16

# FARMERS' MUTUAL FIRE INSURANCE CO.

## OF DEKALB COUNTY, INDIANA

INSURED CAPITAL, \$4,585,640

MEMBERSHIP NUMBER, 3230

AUBURN, IND., OCT. 25, 1907

**Losses—1907.**

Jan. 18	Byron E. Widney	F	\$ 191 47
Jan. 21	K. A. Johnson	F	250 00
Feb. 3	A. E. Sponhauer	F	750 00
Feb. 8	Margaret Milligan	F	3 00
Feb. 18	Altona M. P. Church	F	1000 00
Mar. 25	Walter K. Miller	F	1 25
Mar. 26	John B. Rager	L	434 35
Mar. 28	Nancy A. Davis	L	360 00
Apr. 14	Jacob B. Bryant	F	440 00
Apr. 16	Charles E. Hook	F	20 15
May 1	Joseph Volkert	F	3 00
May 14	J. Henry Dove	F	296 60
May 17	Johnathan Bickel	F	450 00
May 23	Charles Wilson	L	41 00
May 25	Cal Hathaway	L	16 50
May 26	O. H. Taylor	L	1 85
June 10	Wm. H. Hallabaugh	L	5 00
June 10	Ed Pflaumer	L	5 00
June 10	Wm. Latier	L	3 50
June 10	Beeks Erick	L	7 50
June 10	C. A. DeVinney	L	3 00
June 10	Eunice M. Long, est.	L	55 00
June 10	Elmer O. Likens	L	45 00
June 19	Harvey Smurr	L	38 00
June 21	Isaac Diehl	L	11 25
June 23	Joseph E. Tarlton	L	20 00
June 23	L. F. Reed	L	15 00
June 30	Carl Gerber	L	3 00
July 1	Lee Reinhart	L	25 00
July 5	Oscar Buss	L	28 50
July 5	John Hess	L	5 00
July 15	L. F. Reed	L	19 36
July 17	John Mutzfeld	L	8 50
July 17	Daniel W. Baker	L	5 00
July 19	Anna Albright	L	\$ 100 00

July 21	Fred Wittig	L	6 00
July 21	Henry L. Fulk	L	5 00
July 21	S. L. Webster	L	90 00
July 21	Park Sebert	L	250 00
July 21	Custer M. E. Church	L	80 00
July 21	Samuel Noragon	L	4 00
July 21	Wm. A. Kalb	L	15 00
July 21	Frank B. Snyder	L	25 00
Aug. 1	Mrs. G. W. Hanes	L	32 00
Aug. 1	Grant Twp. Trustee	L	5 00
Aug. 1	John T. Miser	L	3 00
Aug. 1	Isaac Ober	L	4 00
Aug. 1	Alonzo Allen	L	95 00
Aug. 1	Abe Jennings	L	1034 75
Aug. 1	Jemima McCurdy	L	200 00
Aug. 1	Charles Jennings	L	500 00
Sept. 1	Lawrence Richter	L	62 50
Sept. 18	John C. Bontrager	L	15 00
Sept. 18	L. L. Dennison	L	374 44
Sept. 18	Katherine Musser	L	8 75
Sept. 18	William B. Rohm	L	4 60
Sept. 18	John T. Miser	L	415 29
Sept. 18	Isaac E. Barker	L	15 00
Sept. 18	Michael Reinig	L	65 00
Sept. 18	Clide and Clويد Snyder	L	1357 18
Sept. 18	Samuel J. Henny	L	40 00
Sept. 18	Samuel F. Morr	L	18 00
Sept. 18	Showers Cor's U. B. Church	L	5 50
Sept. 18	Frank L. Britton	L	5 50
Sept. 18	Rena A. Smith	L	3 00
Sept. 28	R. C. Platt	L	5 00
Sept. 28	L. N. Chapman	L	155 00
Oct. 7	Daniel Dickerhoff	L	50 00
Oct. 23	J. C. Carnahan	F	5 00
Oct. 24	Wm. Staman	F	4 00

Total, \$9539 29

### ASSESSMENT FOR THE PAST YEAR IN THE FARMERS MUTUAL

We make an assessment of 25 cents on each \$100 to pay the losses for the past year, \$9539.29, together with an indebtedness of \$759.00, and the running expenses for 1907. To some this may seem like a high assessment, but the cheapest insurance we could get in any reliable stock company would be \$1.20 on each \$100 for three years, paid in advance, which at eight per cent. interest would make the actual cost 46<sup>25</sup> cents per year on each \$100, or nearly double the cost of our insurance this year.

SEC. 39. (As amended.) "Each member shall pay his or her assessments to the Receiving agent named on their card within thirty days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed. See that your card is receipted when payment is made. Annual meeting, Auburn, January 25, 1908.

L. W. TREESH, President.  
PHILIP S. CARPER, Secretary.  
Auburn, Ind., R. F. D. No. 4, Bell Phone

Am't of your Insurance \$ 800

Rate 25 cents on each \$100 and 2 cents additional

Your assessment (No. 16) amounts to \$ 66

Pay before November 25, 1907, to

H. K. Leas, Waterloo

Received Payment

By H. K. Leas  
Receiving Agent

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ASSESSMENT NO. 19.

# FARMERS' MUTUAL FIRE INSURANCE COMPANY

## OF DEKALB COUNTY, IND.

INSURED CAPITAL \$5,902,540.00.

MEMBERSHIP NUMBER 3121

AUBURN, IND., OCT. 31, 1910.

LOSSES—1909.

Oct. 25	Fred C. Scattergood..F\$	84.20
Nov. 19	Wm. Sowers.....F	175.00
Dec. 8	Lillian Sheline.....F	7.50

LOSSES 1910.

Feb. 15	Thomas Shull and wifeF	450.60
Feb. 21	Wm. F. Pifer and wifeF	460.00
March 8	Lee Holbrook.....F	7.00
March 13	John Gramling.....F	700.00
March 28	Fred Barnhart.....F	270.37
March 30	Geo. L. Jones.....F	1225.00
April 22	J. B. White.....L	9.91
April 22	Daniel Martin.....L	4.00
April 22	O. J. Baker.....L	7.00
April 29	Jesse Myers.....F	5.00
May 2	Ida Stonestreet.....L	50.00
May 2	Edwin A. Hecht.....L	10.00
May 2	John May.....L	4.25
May 14	John M. Ainsworth...F	4.50
May 16	Martin Engle.....F	1.50

June 4	Geo. W. Palmer.....L	75.00
June 4	Elmer Beerer.....L	14.00
July 3	Pleasant View U. B. ch.L	17.50
July 3	Elizabeth Donaldson..L	50.00
July 4	J. W. Lawrence.....F	6.00
July 21	Wm. Sowers.....F	11.90
July 25	Emanuel Feller.....F	690.00
July 28	Solomon Reinoehl....L	3.00
July 26	H. H. Slaybaugh.....L	2.50
July 26	Fred C. Reinig.....L	75.00
July 27	Fred A. Jenkins.....L	27.50
Aug. 1	Isaiah Davis.....L	115.00
Aug. 6	Henry Smith.....F	580.00
Aug. 15	David F. Shipe.....L	22.00
Aug. 16	Henry Winslow.....L	2.25
Aug. 18	H. C. Hoodelmier....L	10.00
Aug. 18	Grove Bethel M. E. ch.L	3.00
Oct. 23	Ora E. Callender.....F	5.00

Total .....\$5185.38

### Assessment for the past Thirteen Months in the Farmers Mutual.

We make an assessment of 15 cents on each \$100 to pay the losses for the past thirteen months, the cost of the readjustment and the annual running expenses. When compared with the rates of stock companies this means a saving in the cost of our insurance this year of over \$15000.00 and for the past 8 years, \$90,000.00.

SEC. 39. (As amended.) "Each member shall pay his or her assessments to the Receiving agent named on their card within thirty days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed. See that your card is received when payment is made.

ALBERT N. THRUSH, President.  
PHILIP CARPER, Sec'y.  
Auburn, Ind., R. F. D. No. 4, Bell Phone.

Annual Meeting to be Held at Auburn, on Saturday, Jan. 28, 1911, at 10 A. M.

Am't of your insurance \$...4160...

Rate 15 cents on each \$100 and 2 cents additional.

Your assessment (No. 19) amounts to \$...6.09

Pay before November 30, 1910, to \*

Received payment

By.....

Receiving Agent.

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# ASSESSMENT NO. 19.

## FARMERS' MUTUAL FIRE INSURANCE COMPANY OF DEKALB COUNTY, IND.

INSURED CAPITAL \$5,902,540.00.

MEMBERSHIP NUMBER 3121

AUBURN, IND., OCT. 31, 1910.

### LOSSES—1909.

Oct. 25	Fred C. Scattergood	F	\$4.20
Nov. 19	Wm. Sowers	F	175.00
Dec. 8	Lillian Sheline	F	7.50

### LOSSES 1910.

Feb. 15	Thomas Shull and wife	F	450.60
Feb. 21	Wm. F. Pifer and wife	F	460.00
March 8	Lee Holbrook	F	7.00
March 13	John Gramling	F	700.00
March 28	Fred Barnhart	F	270.37
March 30	Geo. L. Jones	F	1225.00
April 22	J. B. White	L	9.91
April 22	Daniel Martin	L	4.00
April 22	O. J. Baker	L	7.00
April 29	Jesse Myers	F	5.00
May 2	Ida Stonestreet	L	50.00
May 2	Edwin A. Hecht	L	10.00
May 2	John May	L	4.25
May 14	John M. Ainsworth	F	4.50
May 16	Martin Engle	F	1.50

June 4	Geo. W. Palmer	L	75.00
June 4	Elmer Beerer	L	14.00
July 3	Pleasant View U. B. ch.	L	17.50
July 3	Elizabeth Donaldson	L	50.00
July 4	J. W. Lawrence	F	6.00
July 21	Wm. Sowers	F	11.90
July 25	Emanuel Feller	F	690.00
July 26	Solomon Reinoehl	L	3.00
July 26	H. H. Slaybaugh	L	2.50
July 26	Fred C. Reinig	L	75.00
July 27	Fred A. Jenkins	L	27.50
Aug. 1	Isaiah Davis	L	115.00
Aug. 6	Henry Smith	F	580.00
Aug. 15	David F. Shipe	L	22.00
Aug. 16	Henry Winslow	L	2.25
Aug. 18	H. C. Hoodelmier	L	10.00
Aug. 18	Grove Bethel M. E. ch.	L	3.00
Oct. 23	Ora E. Callender	F	5.00
Total			\$5185.88

### Assessment for the past Thirteen Months in the Farmers Mutual.

We make an assessment of 15 cents on each \$100 to pay the losses for the past thirteen months, the cost of the readjustment and the annual running expenses. When compared with the rates of stock companies this means a saving in the cost of our insurance this year of over \$15000.00 and for the past 8 years, \$90,000.00.

SEC. 39. (As amended.) "Each member shall pay his or her assessments to the Receiving agent named on their card within thirty days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed. See that your card is received when payment is made.

ALBERT N. THRUSH, President.  
PHILIP CARPER, Sec'y.  
Auburn, Ind., R. F. D. No. 4, Bell Phone.

Annual Meeting to be Held at Auburn, on Saturday, Jan. 28, 1911, at 10 A. M.

Am't of your insurance \$ 1500

Rate 15 cents on each \$100 and 2 cents additional.

Your assessment (No. 19) amounts to \$ 1.85

Pay before November 30, 1910, to

Received payment

By H. R. L...

Receiving Agent.

FRANKLIN TWP.

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## ASSESSMENT NO. 20.

# FARMERS' MUTUAL FIRE INSURANCE COMPANY

## OF DEKALB COUNTY, IND.

INSURED CAPITAL \$6,201,520.00

MEMBERSHIP NUMBER 3336

AUBURN, IND., OCT. 14, 1911

## LOSSES—1910.

Nov. 7	Alva Grabill	F	\$ 10.25
Nov. 9	C. O. Griffin	L	150.00
Nov. 16	L. E. Houser	F	2.75
Dec. 5	Metta Varner	F	35.95
Dec. 30	Joseph R. Wiley	F	300.00

## LOSSES—1911.

Jan. 4	James C. Wiley	F	5.00
Feb. 10	Ida M. Chapman	F	5.00
Feb. 14	John Krouse	L	253.00
Feb. 14	Wm. Wildeson	L	5.00
Feb. 19	Catharine Klinkle	F	5.00
Feb. 21	Geo. B. Collins	F	10.00
Mar. 7	John Ober et al.	F	700.00
April 22	Della E. Krum	F	500.00
May 18	Adam Leins	F	1400.00
May 20	Lewis Wells	F	14.20
May 28	Almond Reinhart	L	7.00
May 31	Samuel J. Lawhead	L	15.00
May 31	Walter Wilson	L	4.00
June 1	Thomas C. Stafford	L	9.50
June 3	C. W. Haynes	L	15.00
June 5	G. F. Gengnagel	L	5.00

June 6	Wilson Grogg	L	20.00
June 24	East Zion U. B. church	L	40.00
June 25	Matilda B. Martin	L	2.00
June 25	B. F. Noragon	L	10.00
June 25	T. A. Carter	L	4.00
June 25	Franklin Twp. trustee	L	12.00
July 16	Mrs. John Jennings	L	12.00
July 16	John S. Weaver	L	25.00
July 29	J. W. Jackman	F	13.00
Aug. 4	Geo. W. Coolidge	L	2.50
Aug. 12	Willis Rhoads	L	12.00
Aug. 22	Charles A. Dohner	F	12.00
Sept. 12	Samuel C. Morr	L	150.00
Sept. 18	Reuben Koch	L	2.00
Sept. 18	Isaac M. Jackman	L	15.00
Sept. 18	Wm. Miser	L	3.50
Sept. 18	A. C. Squires	L	3.00
Sept. 18	E. L. Fosdick	L	12.00
Sept. 18	George Johnson	L	1.20
Sept. 18	Wm. Dohner	L	40.00
Sept. 27	David Leins	L	130.00

Total.....\$3972.85

### Assessment for the past Year in the Farmers' Mutual.

We make an assessment of 5 cents on each \$100 of insurance this year which is the lowest in the history of the company. This is only one-eighth the cost of insurance in an old line company, which means that we have saved \$21,000 on the cost of our insurance this year.

SEC. 39. (As Amended.) "Each member shall pay his or her assessments to the Receiving agent named on their card within thirty days after the issuing of said notice, and in default thereof, ten per cent. may be added for collection, and his or her policy may be cancelled. The assessment roll shall be evidence in all courts of law, that the sum assessed is due the association, and payable by the person assessed."

See that your card is receipted when payment is made.

ALBERT N. THRUSH, President.

PHILIP CARPER, Sec'y.

Auburn, Ind., R. F. D. No. 4, Bell Phone.

Annual Meeting to be Held at Auburn, on Saturday, Jan. 27, 1912 at 10 A. M.

Am't of your insurance \$ 4160

Rate 5 cents on each \$100 and 2 cents additional.

Your assessment (No. 20) amounts to \$ 240

Pay before November 14, 1911, to

H. K. Leas, Waterloo

Received payment

By H. K. Leas

Receiving Agent.



Office of

**Secy. of Farmers' Mutual Fire Insurance Co.,**  
Of DeKalb County, Ind.

*Auburn, Indiana, December 5th, 1893*

*Loss by Fire of Household Goods*-----

*Gill Jackson,*-----\$200.00

*On Barn Susanah Butzner*-----\$300.00

*On Contents in same*-----\$ 53.00

*Total*-----\$553.00

*Amount of Capital Stock*-----\$667.782

*Amount of your Insurance*-----\$2135

*Amount of Assessment per \$100*-----10 cents

*Amount Due on Same*-----\$2.14

*Pay to* *J. J. Lrague*-----

*J. J. Lrague* Sec'y.

*Rec'd Pay'mt* *J. J. Lrague*-----











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